

Northern District Of Ohio
United States Bankruptcy Court
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

Susan Jeannette Landers

Case No.: 08-14311-rb

fka Susan Jeannette Dupakoski-

Chapter: 7

Address:

38835 Yunker Ct., #1
Elyria, OH 44035

**Last four digits of Social-Security or Individual Taxpayer-
Identification No(s)/Complete EIN(if any):**

xxx-xx-1301

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: September 16, 2008
Form ohnb234

/s/ Randolph Baxter
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0647-1
Case: 08-14311

User: jjana
Form ID: 234a

Page 1 of 1
Total Served: 30

Date Rcvd: Sep 16, 2008

The following entities were served by first class mail on Sep 18, 2008.

db +Susan Jeannette Landers, 38835 Yunker Ct., #1, Elyria, OH 44035-8449
17473343 +Allianceone, 1684 Woodlands Dr, Maumee, OH 43537-4093
17473344 +Asset Accept/Sams Club, Po Box 2036, Warren, MI 48090-2036
17473345 +Asset Accept/Windstream, Po Box 2036, Warren, MI 48090-2036
17669545 +COLUMBIA GAS OF OHIO, 200 CIVIC CENTER DR. 11TH FLOOR, COLUMBUS, OHIO 43215-4157
17473346 +EMH Regional Med/Alliance, 1684 Woodlands Dr., Maumee, OH 43537-4093
17473347 +Empire Solutions/Advance America, 1335 Canton Rd, Marietta, GA 30066-6053
17473348 +First Collection/Windstream, 10925 Otter Creek Rd E, Mabelvale, AR 72103-1661
17473349 Ford Motor Credit Corporation*, P.O. Box 542000, Livonia, MI, 48153
17473350 +Frd Motor Cr, Pob 6508, Mesa, AZ 85216-6508
17473351 +GC Services, 6330 Gulfton St., Houston, TX 77081-1198
17473352 +Gowri V. Hampole, Esq., 401 Broad St., #211, Elyria, OH 44035-5524
17473353 +Keith E. Dupakowski, 1013 Center St., Grafton, OH 44044-1402
17630761 +Keith E. Dupakowski, 1013 Center Street, Grafton, OH 44044-1402
17473357 Laurence A. Hecker, Esq., 2C South Gold Dr., Hamilton, NJ 08691
17473359 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
(address filed with court: Nco- Medclr, Po Box 8547, Philadelphia, PA 19101)
17473358 +Nco Fin/22/Sprint PCS, 507 Prudential Rd, Horsham, PA 19044-2308
17473360 +Nys Higher Ed Services, 99 Washington Avenue, Albany, NY 12255-0001
17473361 +Palisades Collect/Verizon, 210 Sylvan Ave, Englewood, NJ 07632-2524
17473362 +Rjm Acq Llc/Crossings Book, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
17473363 +Seventh Ave*, PO Box 2804, Monroe, WI 53566-8004
17473364 +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
17473365 +Ted M. Traut, Esq., 323 W. Lakeside Ave., 2nd Floor, Cleveland, OH 44113-1009
17652179 +US BANK NA/ RETAIL PAYMENT SOLUTIONS, PO BOX 5229, CINCINNATI, OHIO 45201-5229
17473366 +United Collect/Columbia Gas, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
17473367 Us Bank, Cb Disputes, Saint Louis, MO 63166
17473368 +Verizon North Inc, 500 Technology Drive, Weldon Spring, MO 63304-2208
17473369 +Verizon North Inc*, 3900 Washington St., Wilmington, DE 19802-2125

The following entities were served by electronic transmission on Sep 16, 2008.

tr E-mail/PDF: dsimon@epigtrustee.com Sep 17 2008 00:04:05 David O Simon, 1370 Ontario St,
Standard Bldg, #450, Cleveland, OH 44113-1744
17646046 +EDI: ACCE.COM Sep 16 2008 20:53:00 Asset Acceptance LLC, PO Box 2036,
Warren MI 48090-2036

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

17473355* +Keith E. Dupakowski, 1013 Center St., Grafton, OH 44044-1402

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2008

Signature:

